

UNITED STATES BANKRUPTCY COURT  
UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WISCONSIN

In re Richard O Brewer and Darlene Brewer;  
Debtors

Case No. 14-10033

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known): 6

Last four digits of any number you use to identify the debtor's account: XXXX5139

Date of payment change:  
Must be at least 21 days after date of this notice 07/01/2015

New total payment:  
Principal, interest, and escrow, if any \$ 1,162.77

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 599.88

New escrow payment: \$ 466.50

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$

New principal and interest payment: \$

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X

Signature

Date June 5, 2015

Print:

Barbara Dunleavy, Esq. Bar Code: 2791093

Title Authorized Agent

First Name

Middle Name

Last Name

Company

Rosicki, Rosicki & Associates, P.C.

Address

51 E. Bethpage Road

Number

Street

Plainview

NY

11803

City

State

ZIP Code

Contact phone

(516) 741-2585Email bkmail@rosicki.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via Electronic Case Filing on the following parties:

John Walter Peterson, Esq


Mark Haring, Esq

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via first class mail on the following parties:

Richard Brewer  
5534 W. Arroyo Ct.  
Janesville, WI 53545

Darlene Brewer  
5534 W. Arroyo Ct.  
Janesville, WI 53545

June 9 2015

  
Stephani Schendlinger

**Seterus**

PO Box 2008, Grand Rapids, MI 49501-2008

Representation of Printed Document

Document Page 4 of 5

Business Hours (Pacific Time)

Monday-Thursday 5 a.m. to 8 p.m.

Friday 5 a.m. to 6 p.m.

Phone 866.570.5277

8-769-14441-0000379-001-000-000-000

RICHARD O BREWER  
 DARLENE J BREWER  
 C/O JOHN WALTER PETERSON  
 PO BOX 1108  
 WILLIAMS BAY WI 53191-1108

L913

ESCROW ACCOUNT STATEMENT			
Analysis Date:		05/18/15	
Loan Number:			
Current Payment		New Payment Effective 07/01/15	
Principal and Interest	\$696.27	Principal and Interest*	\$696.27
Escrow	\$599.88	Escrow	\$466.50
Total Current Payment	\$1,296.15	Total NEW Payment*	\$1,162.77
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

## NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on January 6, 2014. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any deficiency and/or shortage listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 - MONTH ESCROW CYCLE			
July 2015 to June 2016		Anticipated Activity			
MORTGAGE INS		Payments to Escrow	Payments from Escrow	Description	Projected Balance
TOWN	1,687.44 3,910.59				
Total Disbursements	5,598.03				
Bankruptcy File Date January 6, 2014		Beginning Balance**			\$149.84
Pre-Petition Escrow Shortage or Deficiency \$2,457.23 as of Analysis Date		Post Petition Balance*			\$2,607.07
		Date			
		07/01/2015	466.50	140.62- MORTGAGE INS	2,932.95
		08/01/2015	466.50	140.62- MORTGAGE INS	3,258.83
		09/01/2015	466.50	140.62- MORTGAGE INS	3,584.71
		10/01/2015	466.50	140.62- MORTGAGE INS	3,910.59
		11/01/2015	466.50	140.62- MORTGAGE INS	4,236.47
		12/01/2015	466.50	140.62- MORTGAGE INS	4,562.35
		12/01/2015	0.00	3,910.59- TOWN	651.76
		01/01/2016	466.50	140.62- MORTGAGE INS	977.64
		02/01/2016	466.50	140.62- MORTGAGE INS	1,303.52
*Escrow Balance adjusted by proof of claim amounts		03/01/2016	466.50	140.62- MORTGAGE INS	1,629.40
		04/01/2016	466.50	140.62- MORTGAGE INS	1,955.28
		05/01/2016	466.50	140.62- MORTGAGE INS	2,281.16
		06/01/2016	466.50	140.62- MORTGAGE INS	2,607.04
		Total	\$5,598.00	\$5,598.03-	
<i>Shortage:</i> The escrow account has a pre-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the POC and will be collected as part of your pre-petition plan payment.					
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$651.76.					

\*\*\*Continued\*\*\*

INTERNET REPRINT

# ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from May 2015 to June 2015. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

Beginning Balance					\$0.00
Date					
Total	\$0.00	\$0.00	\$0.00	\$0.00	

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount.

**NOTE** – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. IT IS NOT BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE [WWW.COLORADOATTORNEYGENERAL.COM](http://WWW.COLORADOATTORNEYGENERAL.COM) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Serenus, Inc. maintains a local office at 353 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 141.569.1415/65. **NEW JERSEY:** 973.466.2100. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Serenus, Inc. is licensed to do business at 14513 SW Milliken Way, Beaverton, OR 97005.